

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mary F. McManus
Debtor

Case No. 14-05434-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db
4575376 +Mary F. McManus, 1211 Huntsville Rd., Shavertown, PA 18708-9598
+Boscovs Dept Store/Capital One, Capital One, Po Box 30258, Attn: Bankruptcy,
Salt Lake City, UT 84130-0258
4575381 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
4575386 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,
Houston, TX 77081-1108
4575388 +Intermountain Medical Group, 610 Wyoming Ave., Kingston, PA 18704-3787
4575390 +Law Firm of Allan C. Smith, P.C., The Bucks County Office Center,
1276 Veterans Hwy., Ste. E-1, Bristol, PA 19007-2597
4575391 +Law Office of Joe Pezzuto, LLC, 4013 E. Broadway, Suite A2, Phoenix, AZ 85040-8818
4575394 +Paternaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Fl., San Diego, CA 92123-4363
4575395 +Synch/lowes Dc, P.O. Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4575374 EDI: AMEREXPR.COM Nov 10 2018 00:13:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
4575373 +EDI: BECKLEE.COM Nov 10 2018 00:13:00 American Express, Po Box 3001,
16 General Warren Blvd, Malvern, PA 19355-1245
4619785 EDI: BECKLEE.COM Nov 10 2018 00:13:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4575375 EDI: BANKAMER.COM Nov 10 2018 00:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
4575377 EDI: RESURGENT.COM Nov 10 2018 00:13:00 CACH LLC, PO Box 10587,
Greenville, SC 29603-0587
4575379 +EDI: CAPITALONE.COM Nov 10 2018 00:13:00 Cap1/bstby, Po Box 30253,
Salt Lake City, UT 84130-0253
4575380 +EDI: CAPITALONE.COM Nov 10 2018 00:13:00 Capital One, N.a., Capital One Bank (USA) N.A.,
Po Box 30285, Salt Lake City, UT 84130-0285
4575378 +EDI: CAPITALONE.COM Nov 10 2018 00:13:00 Capital One/Boscovs, Retail Services,
P.O. Box 5893, Carol Stream, IL 60197-5893
4575382 +EDI: WFNBNB.COM Nov 10 2018 00:13:00 Comenity Bank/Eddie Bauer, Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
4575383 +E-mail/Text: abovay@creditmanagementcompany.com Nov 09 2018 19:16:23 Credit Management Co,
2121 Noblestown Rd, Pittsburgh, PA 15205-3956
4575384 EDI: DISCOVER.COM Nov 10 2018 00:13:00 Discover, P.O. Box 30943,
Salt Lake City, UT 84130
4580789 EDI: DISCOVER.COM Nov 10 2018 00:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4575385 +EDI: DISCOVER.COM Nov 10 2018 00:13:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4575387 +EDI: RMSC.COM Nov 10 2018 00:13:00 GECRB / HH Gregg, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
4575389 EDI: IRS.COM Nov 10 2018 00:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4575392 E-mail/Text: camanagement@mtb.com Nov 09 2018 19:16:09 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4588977 E-mail/Text: camanagement@mtb.com Nov 09 2018 19:16:09 M&T BANK, PO BOX 1288,
Buffalo, NY 14240
4575393 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 09 2018 19:16:22
Nelson, Watson & Associates, LLC, 80 Merrimack Street,, Lower Level,
Haverhill, MA 01830-5211
4624224 EDI: PRA.COM Nov 10 2018 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4575396 +EDI: WTRRNBNB.COM Nov 10 2018 00:13:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
4575398 +EDI: WFFC.COM Nov 10 2018 00:13:00 Wells Fargo, 4137 121st St.,
Urbandale, IA 50323-2310
4575397 +EDI: WFFC.COM Nov 10 2018 00:13:00 Wffinacct, Po Box 10475, Des Moines, IA 50306-0475
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4579579* CACH LLC, PO Box 10587, Greenville, SC 29603-0587

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

C. Stephen Gurdin, Jr on behalf of Debtor 1 Mary F. McManus Stephen@gurdinlaw.com,
michelle@gurdinlaw.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Mary F. McManus**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-05434-JJT**

Social Security number or ITIN **xxx-xx-9231**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary F. McManus
aka Mary Frances McManus, aka Mary McManus

November 9, 2018

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.